



2015 October

EMPLOYER NEWSLETTER

2016 Premium Rates

Oops! We discovered a printing error in the 2016 premium rates listed in the September 2015 *Know Your Benefits* newsletter. **The total premium for Horizon Employee + Spouse enrolled in Select coverage is actually \$837 (Employee's share is \$481).** We apologize for this error. A copy of the corrected 2016 premium rate sheet is attached, and can also be found on our website at KnowYourBenefits.dfa.ms.gov. As a reminder, health insurance premiums will not increase January 1, 2016, and will actually decrease for certain Medicare Primary premium categories. Life insurance premiums will likewise remain unchanged.

2016 Benefit Changes

The September 2015 *Know Your Benefits* newsletter was mailed last week to all current Plan participants. The newsletter contains a summary of the benefit changes for the 2016 calendar year. This newsletter, along with previous editions, is accessible under "Publications" on the *Know Your Benefits* website. The benefit change summary sheet used during the benefit seminars is also available in the *Employer Unit* section of the *Know Your Benefits* website.

2015 Open Enrollment

Open Enrollment for health insurance in the Plan begins October 1, 2015. This means that participants will have from October 1

to October 31 to add dependents or change coverage types. Participants must submit a signed *Application for Coverage* form to you by October 31 in order to make changes. The Open Enrollment reason code in EnrollBlue will be available from October 1 through November 15. Please be sure to have all Open Enrollment requests entered and accepted in EnrollBlue by the November 15 deadline. Remember, Open Enrollment is for health insurance only, and does not apply to life insurance.

New PBM: Prime Therapeutics

As announced, Prime Therapeutics will become the Plan's new pharmacy benefits manager effective January 1, 2016. We are working closely with Prime and Catamaran to ensure a smooth transition of these services, and are excited about the enhancements and opportunities this change brings. For those of you who missed it, the presentation given by Prime during the recent benefit seminars is available in the *Employer Unit* section of the *Know Your Benefits* website. In the coming weeks, we plan to also add a new "Prime" section on our *Know Your Benefits* home page to help participants through this transition with information and resources on how to best access their pharmacy benefits.

Summary of Benefits and Coverage

The Patient Protection and Affordable Care Act (PPACA) requires group health plans provide participants with an easy-to-understand summary of benefits and coverage and a uniform glossary of terms commonly used in health insurance coverage. Participants can find a summary for both Base and Select Coverage and the Uniform Glossary on the *Know Your Benefits* website at KnowYourBenefits.dfa.ms.gov.

Participants who do not have access to the internet may request a paper copy of these documents by calling the Office of Insurance at (601) 359-3411 or (866) 586-2781.

FAST FACTS

11/15/2015

Deadline for entering enrollment changes into EnrollBlue.

1/1/2016

Benefit changes will be effective on January 1, 2016.

MORE INFORMATION

KnowYourBenefits.dfa.ms.gov

Have Questions?

We've got answers.

Contact Claire Whittington at
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